

Louisiana Boat Accident Takeaway Toolkit

Immediate steps, reporting, and evidence to preserve

Do This First

- Move people to safety and call 911 if anyone is hurt or missing.
- Stop, render practical assistance, and exchange operator and vessel information.
- Photograph the boats, the waterway, and any hazards before conditions change.
- Write down witness names and get a way to contact them later.
- Get checked by a medical provider even if pain seems minor at first.
- Start a simple timeline: times, locations, and what you did next.

Evidence to Save

- Vessel photos (all sides), registration numbers, and any visible damage.
- Phone videos, GPS tracks, chartplotter data, and relevant text messages.
- Life jackets, broken parts, tow receipts, and repair estimates (do not discard).
- The LDWF report ID and any officer or agent names.
- Medical visit dates, prescriptions, and work / wage notes.
- Insurance letters, claim numbers, and a log of every adjuster call.

Reporting Quick Notes

Situation	Typical deadline
Death, injury, missing person	Report as soon as possible
Property damage / loss	State and federal rules vary

Tip: If the boat will be repaired, document it first and keep the parts.

Evidence Blueprint

A print-friendly summary of what to preserve and when

Boat Accident Evidence Blueprint Louisiana Steps + Checklist

1) Safety First
1 Move to safe water
Call 911 if needed

2) Report the Crash
2 Notify LDWF or police
Send report in 5 days

3) Lock Down Evidence
3 Photos + video + GPS
Keep damaged gear

4) Document Injuries
4 Get medical checkup
Start symptom journal

5) Control the Claim
5 Do not sign releases
Track expenses + wages

First 72 Hours Checklist

- | | |
|--|---|
| <input type="checkbox"/> Take photos | <input type="checkbox"/> Ask for report ID |
| <input type="checkbox"/> Get witness names | <input type="checkbox"/> Start symptom log |
| <input type="checkbox"/> Save GPS tracks | <input type="checkbox"/> List all expenses |
| <input type="checkbox"/> Keep damaged gear | <input type="checkbox"/> Avoid quick releases |

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Defense vs Evidence

Common insurance narratives and the documentation that counters them

Defense vs Evidence Boat Accident Claim Gaps	
Common Defense	Evidence Anchor
Low damage so no injury	Photos + repair records + hull inspection
You were speeding no lookout	GPS tracks witness names operator texts
Weather or wake caused crash	Weather reports water photos local advisories
You waited to treat so it's minor	Symptom log visit dates work impact
Pre-existing condition not crash	Prior records baseline function new findings

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Free Case Review

Babcock Injury Lawyers | Stephen Babcock | (225) 500-5000

If you were hurt in a Louisiana boat accident, you may have more than one insurance policy in play and more than one party pointing fingers. Our job is to protect the evidence early, spot deadlines, and build a claim that is ready for an insurance defense audit.

How to Reach Us

Babcock Injury Lawyers
Stephen Babcock
(225) 500-5000
<https://www.stephenbabcock.com/>
Contact: <https://www.stephenbabcock.com/contact-us/>
Locations: <https://www.stephenbabcock.com/locations/>

What Happens Next

- 1) We listen for the key facts and identify immediate evidence risks.
- 2) We map the timelines and the likely defenses before records go missing.
- 3) We coordinate communications so you do not get boxed in by early statements.

Disclaimer: This toolkit is general information and is not legal advice. Deadlines and outcomes depend on the facts.